

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

ARVETTE E BENSON

Debtor(s)

Case No. 20-11839-AMC

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2020.
- 2) The plan was confirmed on 02/11/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/09/2024.
- 6) Number of months from filing or conversion to last payment: 52.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$301,070.00.
- 10) Amount of unsecured claims discharged without full payment: \$114,036.08.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$40,148.80
Less amount refunded to debtor	\$1,547.72

NET RECEIPTS: **\$38,601.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,291.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,791.19**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI, INC	Unsecured	466.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	204.53	204.53	4.42	0.00
AMERICAN INFOSOURCE LP	Unsecured	NA	171.83	171.83	3.71	0.00
AR RESOURCES INC	Unsecured	643.00	NA	NA	0.00	0.00
AT&T MOBILITY	Unsecured	NA	980.88	980.88	21.22	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	4,152.67	4,152.67	89.84	0.00
AUTO TRAKK, LLC	Secured	16,025.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	NA	NA	0.00	0.00
BLOOMINGDALE'S	Unsecured	245.45	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	623.96	623.96	13.50	0.00
CAPITAL ONE/NEIMAN	Unsecured	NA	NA	NA	0.00	0.00
CAVALRY SPV I, LLC	Unsecured	NA	828.07	828.07	17.92	0.00
CITY OF PHILA	Secured	NA	156.00	156.00	156.00	0.00
CITY OF PHILA	Secured	NA	2,170.84	2,170.84	2,170.84	0.00
COMENITY BANK	Unsecured	2,562.00	NA	NA	0.00	0.00
CONCORD SVC	Unsecured	2,959.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Unsecured	696.00	NA	NA	0.00	0.00
CREDIT COLL	Unsecured	288.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	221.51	221.51	4.79	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	NA	448.87	448.87	9.71	0.00
ENHANCED RECOVERY CORP	Unsecured	981.00	NA	NA	0.00	0.00
FOUR SEASONS INVESTMENT	Secured	4,000.00	NA	NA	0.00	0.00
GREAT LAKES	Unsecured	34,722.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	1,064.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	3,025.48	3,025.48	3,025.48	0.00
INTERSTATE CREDIT & CO	Unsecured	325.00	NA	NA	0.00	0.00
INTRST (ORIGINAL CREDITOR:MEDI	Unsecured	92.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	906.77	906.77	19.61	0.00
LVNV FUNDING	Unsecured	NA	516.73	516.73	11.18	0.00
LVNV FUNDING	Unsecured	NA	1,608.30	1,608.30	34.80	0.00
MABT - GENESIS RETAIL	Unsecured	NA	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MEDIA MEMBERS FEDERAL	Unsecured	830.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	NA	1,641.23	1,641.23	35.50	0.00
MERRICK BANK/CARDWORKS	Unsecured	1,608.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	924.00	NA	NA	0.00	0.00
NORDSTROM FSB	Unsecured	4,129.00	NA	NA	0.00	0.00
ORION PORTFOLIO SERVICES, LLC	Unsecured	NA	639.78	639.78	13.84	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	43.42	43.42	0.94	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	722.82	679.40	679.40	0.00
POLICE AND FIRE FEDERAL CREDIT	Unsecured	13,245.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	165.88	165.88	3.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	523.46	523.46	11.32	0.00
PREMIER BANKCARD, LLC.	Unsecured	NA	1,019.93	1,019.93	22.07	0.00
PURCHASING POWER LLC	Secured	NA	1,353.45	1,000.00	1,000.00	0.00
PURCHASING POWER LLC	Unsecured	NA	353.45	353.45	7.64	0.00
QUANTUM3 GROUP AS AGENT FOR	Unsecured	NA	969.57	969.57	20.98	0.00
REGIONAL ACCEPTANCE CO	Unsecured	8,000.00	NA	NA	0.00	0.00
RELIANT CAP	Unsecured	342.00	NA	NA	0.00	0.00
RJM ACQ LLC	Unsecured	86.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	11,620.63	11,620.63	226.69	0.00
SHELLPOINT MORTGAGE SERVICING	Secured	NA	156,629.57	8,331.02	8,331.02	0.00
SYNCB	Unsecured	237.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	975.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	76.43	76.43	1.65	0.00
TD BANK USA N.A.	Unsecured	NA	543.40	543.40	11.75	0.00
TRIDENT ASSET MANAGEMENT	Unsecured	640.00	NA	NA	0.00	0.00
UD BELL FCU	Unsecured	1,846.00	NA	NA	0.00	0.00
UPPER DARBY BELL TELCO FEDER	Secured	NA	22,444.65	15,860.48	15,860.48	0.00
UPPER DARBY BELLTELCO	Unsecured	3,045.00	NA	NA	0.00	0.00
US DEPT OF ED/GLELSI	Unsecured	3,283.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,738.00	NA	NA	0.00	0.00
XEROX SOLUTI, 04 PHILA	Unsecured	390.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$24,191.50	\$24,191.50	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,326.84	\$3,326.84	\$0.00
TOTAL SECURED:	\$27,518.34	\$27,518.34	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,704.88	\$3,704.88	\$0.00
TOTAL PRIORITY:	\$3,704.88	\$3,704.88	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,261.30	\$586.67	\$0.00

Disbursements:

Expenses of Administration	<u>\$6,791.19</u>
Disbursements to Creditors	<u>\$31,809.89</u>

TOTAL DISBURSEMENTS : **\$38,601.08**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/16/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.